SERFF Tracking Number: GRTA-125560709 State: Arkansas
Filing Company: Great American Assurance Company State Tracking Number: EFT \$150

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Filing at a Glance

Company: Great American Assurance Company

Product Name: Long Haul Trucking TruXpro SERFF Tr Num: GRTA-125560709 State: Arkansas

Coverages Endorsements

TOI: 20.0 Commercial Auto SERFF Status: Closed State Tr Num: EFT \$150

Sub-TOI: 20.0004 Truckers Co Tr Num: CA AR 0803 TRUX State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Author: Jackie Bisbe Disposition Date: 04/11/2008

Date Submitted: 04/01/2008 Disposition Status: Approved

Deemer Date:

Effective Date Requested (New): On Approval Effective Date (New): 04/11/2008

Effective Date Requested (Renewal): On Approval Effective Date (Renewal):

04/11/2008

State Filing Description:

General Information

Project Name: TruXpro Endorsements Status of Filing in Domicile: Pending

Project Number: Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 04/22/2008
State Status Changed: 04/11/2008
Corresponding Filing Tracking Number

Corresponding Filing Tracking Number:

Filing Description:

To update TruXpro Coverages Endorsements

Company and Contact

Filing Contact Information

Created by SERFF on 04/22/2008 02:30 PM

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Jackie Bisbe, Mrs. jbisbe@gaic.com

49 East 4th Street (513) 369-5000 [Phone] Cincinnati, OH 47202 (513) 333-6996[FAX]

Filing Company Information

Great American Assurance Company

580 Walnut Street

Group Code: 26344

Company Type: P&C

Cincinnati, OH 45202

Group Name:

State of Domicile: Ohio

Company Type: P&C

State ID Number:

(513) 369-5000 ext. [Phone] FEIN Number: 15-6020948

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Filing Fees

Fee Required? Yes

Fee Amount: \$150.00

Retaliatory? No

Fee Explanation: Forms - \$50 per filing

R/R - \$100 per filing

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Great American Assurance Company \$150.00 04/01/2008 19186226

SERFF Tracking Number: GRTA-125560709 State: Arkansas Filing Company: EFT \$150 Great American Assurance Company State Tracking Number:

CA AR 0803 TRUX Company Tracking Number:

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

TruXpro Endorsements/ Project Name/Number:

Correspondence Summary

Created By

Dispositions

Status

Transmittal Document-Property & Casualty Transmittals

and Cover Letter

Supporting Document

Approved	Llyweyia Rawlins	04/11/2008	04/22/200	04/22/2008	
Amendm	ents				
Item	Schedule	Created By	Created On	Date Submitted	
Truxpro Coverages Endorsemer	Form	Jackie Bisbe	04/21/2008	04/21/2008	
Truxpro Coverages Endorsemer	Form	Jackie Bisbe	04/21/2008	04/21/2008	
Forms Memorandu	Form	Jackie Bisbe	04/21/2008	04/21/2008	
Rate/Rule pages for Ca 8455	Rate A	Jackie Bisbe	04/21/2008	04/21/2008	
Rate/Rule pages for Ca 8365	Rate A	Jackie Bisbe	04/21/2008	04/21/2008	
Rate/Rule Memorandu	Rate ım	Jackie Bisbe	04/21/2008	04/21/2008	
Uniform	Supporting Document	Jackie Bisbe	04/21/2008	04/21/2008	

Created On

Date Submitted

Jackie Bisbe

04/21/2008

04/21/2008

SERFF Tracking Number: GRTA-125560709 State: Arkansas

Filing Company: Great American Assurance Company State Tracking Number: EFT \$150

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Filing Notes

Subject Note Type Created By Created Date Submitted

On

Forms on Word format Note To Filer Llyweyia Rawlins 04/11/2008 04/11/2008

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Disposition

Disposition Date: 04/11/2008

Effective Date (New): 04/11/2008

Effective Date (Renewal): 04/11/2008

Status: Approved

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rates/rules filing and review requirements.

Rate data does NOT apply to filing.

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Uniform Transmittal Document-Property	Yes	
	Casualty		
Supporting Document	Uniform Transmittal Document-Property	&Approved	Yes
	Casualty		
Supporting Document (revised)	Transmittals and Cover Letter		Yes
Supporting Document	Transmittals and Cover Letter	Approved	Yes
Form (revised)	Truxpro Coverages Endorsement		Yes
Form	Truxpro Coverages Endorsement	Approved	Yes
Form (revised)	Truxpro Coverages Endorsement		Yes
Form	Truxpro Coverages Endorsement	Approved	Yes
Form (revised)	Forms Memorandum		Yes
Form	Forms Memorandum	Approved	Yes
Rate (revised)	Rate/Rule pages for CA 8455		Yes
Rate	Rate/Rule pages for CA 8455	Approved	Yes
Rate (revised)	Rate/Rule pages for CA 8365		Yes
Rate	Rate/Rule pages for CA 8365	Approved	Yes
Rate (revised)	Rate/Rule Memorandum		Yes
Rate	Rate/Rule Memorandum	Approved	Yes

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Amendment Letter

Amendment Date:

Submitted Date: 04/21/2008

Comments:

Please find attached the PDF form copies.

Thank you, Jackie Bisbe

Changed Items:

Form Schedule Item Changes:

Form	Form	Edition	Form	Action	Replaced	Previous	Readability	Attachments
Name	Number	Date	Type		Form #	Filing #	Score	
Truxpro	CA 8455	03/08	Endorse	e Replaced	CA 8455		0	CA 8455 Ed.
Coverages			ment/Aı	m	10/06			03-08.pdf
Endorseme	n		endmer	nt				
t			/Conditi	o				
			ns					
Form	Form	Edition	Form	Action	Replaced	Previous	Readability	Attachments
Name	Number	Date	Type		Form #	Filing #	Score	
Truxpro	CA 8365	03/08	Endorse	e Replaced	CA 8365		0	CA 8455 Ed.
Coverages			ment/Aı	m	06/04			03-08.pdf
Endorseme	n		endmer	nt				
t			/Conditi	o				
			ns					
Form	Form	Edition	Form	Action	Replaced	Previous	Readability	Attachments
Name	Number	Date	Type		Form #	Filing #	Score	
Forms			Endorse	e New			0	TruXpro
Memorandu	J		ment/Aı	m				Forms
m			endmer	nt				Memorandum
			/Conditi	o				[1].pdf
			ns					

Rate/Rule Schedule Item Changes:

Exhibit Name: Rule # or Rate Previous State Attach

Page #: Action: Filing Numbers: Document:

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Rate/Rule pages Replacement Rates - Exhibit A[1].pdf

for CA 8455

Exhibit Name: Rule # or Rate Previous State Attach

Page #: Action: Filing Numbers: Document:

Rate/Rule pages Replacement Rates - Exhibit B[1].pdf

for CA 8365

Exhibit Name: Rule # or Rate Previous State Attach

Page #: Action: Filing Numbers: Document:

Rate/Rule New TruXpro rate & rule

Memorandum memorandum[1].pdf

SERFF Tracking Number: GRTA-125560709 State: Arkansas

Filing Company: Great American Assurance Company State Tracking Number: EFT \$150

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Supporting Document Schedule Item Changes:

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Comment: PCTD.pdf

User Added -Name: Transmittals and Cover Letter

Comment: FFS.pdf RRFS.pdf

Cover Letter.pdf

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Note To Filer

Created By:

Llyweyia Rawlins on 04/11/2008 01:25 PM

Subject:

Forms on Word format

Comments:

Hello Jackie

I have reveiwed your form filing, and there is only one requirement that needs to be corrected.

Per Serff guidelines all forms need to be PDF format. Since your forms and the support documents are in word format, they are over 3mb per Serff guidelines.

Please correct your forms so they can go on the PDF Pipeline. Once this is completed I will approve the filing.

Thank You

Llyweyia Rawlins

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific F	Readability	Attachment
Status			Date		Data		
	Truxpro	CA 8455	03/08	Endorseme Replaced	Replaced Form #:(0.00	CA 8455 Ed.
	Coverages			nt/Amendm	CA 8455 10/06		03-08.pdf
	Endorsement			ent/Conditi	Previous Filing #:		
				ons			
	Truxpro	CA 8365	03/08	Endorseme Replaced	Replaced Form #:(0.00	CA 8455 Ed.
	Coverages			nt/Amendm	CA 8365 06/04		03-08.pdf
	Endorsement			ent/Conditi	Previous Filing #:		
				ons			
	Forms			Endorseme New	(0.00	TruXpro
	Memorandum			nt/Amendm			Forms
				ent/Conditi			Memorandu
				ons			m [1].pdf

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUXPRO COVERAGES ENDORSEMENT

This endorsement modifies Insurance provided under the following:

BUSINESS AUTO COVERAGE FORM MOTOR CARRIER COVERAGE FORM TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

SCHEDULE

Downtime/Rental Reimbursement: [Applicable/Not Applicable]
Personal Effects: [Applicable/Not Applicable]
Electronic Equipment: [Applicable/Not Applicable]
Tarps, Chains, Binders: [Applicable/Not Applicable]
Diminishing Deductible [Applicable/Not Applicable]
Single Deductible: [Applicable/Not Applicable]

(If no entry appears above all coverages above apply unless information required to complete this endorsement is shown in the Declarations as applicable to this endorsement.)

The following coverages A. - F., described by this endorsement are to be mutually exclusive of each other and constitute separate insuring agreements. These coverages are supplementary to the coverages offered in your Policy. Each coverage is provided only when the coverage is specifically listed in the above Schedule or is shown in the Policy Declarations. Definitions not included in this endorsement are those definitions in the Policy to which this endorsement is attached.

A. DOWNTIME / RENTAL REIMBURSEMENT COVERAGE

We will pay for downtime in an amount of up to a maximum of \$150 each day, or \$750 a week, subject to a maximum of \$5,000 each loss incurred after the waiting period.

Downtime includes:

- Loss of business income you incur due to necessary suspension of your operations during the Period of Restoration. The suspension must be caused by direct physical loss of or damage to a covered auto described in the Policy, caused by or resulting from any covered cause of loss.
- 2. Extra expenses that minimize the suspension of **your** business operations and that **you** would not

have incurred if there had been no direct physical **loss** of or damage to **your** covered **auto** caused by or resulting from a covered cause of **loss**. This includes the rental of a reasonable substitute vehicle.

Definitions

Business Income means:

- Net income, which is gross income less operating expenses before income taxes, that would have been earned or incurred; plus
- **2.** Continuing normal operating expenses incurred, including payroll.

Waiting Period means:

A period of seven consecutive days that begins when both of the following have occurred:

- **1. we** give **you our** agreement to pay for appraised repairs, and
- 2. you give Authorization of Repair.

However:

- a. If **we** give **you our** agreement to pay for appraised repairs and **you** either:
 - (1) choose to wait to have repairs begun or
 - (2) continue to use the covered **auto** before repairs begin,

then the waiting period begins when the covered auto is delivered for commencement of all appraised repairs and continues for seven days thereafter

 b. If we determine the covered auto to be a total loss, the waiting period begins when we first inspect the vehicle and continues for seven days thereafter c. If we require you to complete an affidavit in connection with the loss, the waiting period begins when we receive the affidavit from you and continues for seven days thereafter.

Authorization of Repair means:

The **insured's** signing of the work order at the repair facility or the time when the repairs of the covered **auto** commence.

Period of Restoration means:

The period of time that begins at the end of the **waiting period** and ends when:

- the repair of the covered auto is complete, or
- it is reasonably anticipated that the repair of the covered auto should be complete.

In the event of a **total loss**, the **period of restoration** ends when **we** make a settlement offer.

Exclusions

- We will not pay for loss arising out of any dishonest or illegal act, alone or in collusion with another by you, others under your employment or service or any person or persons to whom the property may be entrusted.
- We will not pay for downtime for the period of time between the date of the loss and our authorization to repair the vehicle.
- 3. Period of Restoration does not include any increased period required due to the enforcement of any ordinance or law that requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effect of "pollutants".

Other Insurance Provision

In the event of other insurance for the same **loss**, the coverage provided by this **e**ndorsement will be excess over any other collectable insurance.

B. PERSONAL EFFECTS COVERAGE

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one **loss** subject to a \$250 deductible, for **loss** to personal property or effects of the **insured**. The property must be in the covered **auto** at the time of **loss**.

Exclusions

- **1.** This coverage excludes **loss** of the following:
 - a. Accounts, bills, currency, deeds, evidence of debt, money, notes or securities.
 - **b.** Electronic equipment or tapes, records, discs or other similar audio visual or data electronic equipment.
 - **c.** Jewelry, watches, necklaces, bracelets or rings.
 - **d.** Precious metals and stones such as gems, gold, platinum or silver.
 - e. Furs.
 - f. Animals, birds or fish.
 - g. Motorized vehicles.
- 2. Theft if, at the time of loss the covered auto is unattended, unless the loss is the result of forcible entry into the covered auto while all doors, windows or other openings are closed and locked and provided there are visible signs or marks of forcible entry.
- **3.** Mysterious disappearance of the covered property.

4., Collusion, conversion, embezzlement, secretion or any other intentional **loss** to the covered property.

Other Insurance Provision

In the event of other insurance for the same **loss**, the coverage provided by this **e**ndorsement will be excess over any other collectable insurance.

C. ELECTRONIC EQUIPMENT COVERAGE

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one loss subject to a \$250 deductible, for loss to electronic equipment, including satellite communication equipment, antennas, tapes, records, discs or other similar devices used with the electronic equipment and other accessories used for audio, visual or data purposes. At the time of loss the equipment must be in or on the covered auto.

Exclusions

This coverage excludes **loss** of the following:

- **1.** Equipment used to operate the covered **auto**.
- 2. Radar detection devices.
- **3.** Actual data, however maintained.
- **4.** Facts, concepts or instructions converted to a form for use with electronic equipment.
- **5.** The cost to reproduce or replace information placed on electronic equipment.
- 6. Theft if, at the time of loss the covered auto is unattended, unless the loss is the result of forcible entry into the covered auto while all doors, windows or other openings are closed and

- locked and provided there are visible signs or marks of forcible entry.
- **7.** Mysterious disappearance of the covered property.
- **8.** Collusion, conversion, embezzlement, secretion or any other intentional **loss** to the covered equipment.
- 9. Any satellite and satellite equipment, speakers, stereo equipment, computers and computer equipment, monitors or televisions not permanently installed to the covered auto.

Other Insurance Provision

In the event of other insurance for the same **loss**, the coverage provided by this endorsement will be excess over any other collectable insurance.

D. TARPS, CHAINS AND BINDERS

We will pay for loss of tarps, chains and binders up to a limit of \$500 and subject to a deductible of \$100 per loss if the loss occurs while the tarps, chains and binders are used with the covered auto or semitrailer as described in the policy/certificate. This coverage extends to loss caused by:

(1) Fire, lightning or explosion;

- **(2)** Theft, provided notice of theft is reported to the police;
- (3) Windstorm, hail or earthquake;
- **(4)** Flood;
- (5) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto";
- (6) Mischief or vandalism; or
- (7) Collision.

E. SINGLE DEDUCTIBLE CLAUSE

You will pay the deductible stated on the declarations page only once for damages to your tractor and trailer when both are insured by this policy and are damaged by the same covered cause of loss.

F. DIMINISHING DEDUCTIBLE

The deductible stated on the declarations page will decrease 25% of the deductible amount at policy inception for every year in which the **insured** does not have a **loss** until the deductible reaches \$0. The deductible will reset to the original amount as at policy inception when the **insured** has a **loss**.

All other provisions of the policy remain unchanged by this endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUXPRO COVERAGES ENDORSEMENT

This endorsement modifies Insurance provided under the following:

BUSINESS AUTO COVERAGE FORM MOTOR CARRIER COVERAGE FORM TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

SCHEDULE

Downtime/Rental Reimbursement: [Applicable/Not Applicable]
Personal Effects: [Applicable/Not Applicable]
Electronic Equipment: [Applicable/Not Applicable]
Tarps, Chains, Binders: [Applicable/Not Applicable]
Diminishing Deductible [Applicable/Not Applicable]
Single Deductible: [Applicable/Not Applicable]

(If no entry appears above all coverages above apply unless information required to complete this endorsement is shown in the Declarations as applicable to this endorsement.)

The following coverages A. - F., described by this endorsement are to be mutually exclusive of each other and constitute separate insuring agreements. These coverages are supplementary to the coverages offered in your Policy. Each coverage is provided only when the coverage is specifically listed in the above Schedule or is shown in the Policy Declarations. Definitions not included in this endorsement are those definitions in the Policy to which this endorsement is attached.

A. DOWNTIME / RENTAL REIMBURSEMENT COVERAGE

We will pay for downtime in an amount of up to a maximum of \$150 each day, or \$750 a week, subject to a maximum of \$5,000 each loss incurred after the waiting period.

Downtime includes:

- Loss of business income you incur due to necessary suspension of your operations during the Period of Restoration. The suspension must be caused by direct physical loss of or damage to a covered auto described in the Policy, caused by or resulting from any covered cause of loss.
- 2. Extra expenses that minimize the suspension of **your** business operations and that **you** would not

have incurred if there had been no direct physical **loss** of or damage to **your** covered **auto** caused by or resulting from a covered cause of **loss**. This includes the rental of a reasonable substitute vehicle.

Definitions

Business Income means:

- Net income, which is gross income less operating expenses before income taxes, that would have been earned or incurred; plus
- **2.** Continuing normal operating expenses incurred, including payroll.

Waiting Period means:

A period of seven consecutive days that begins when both of the following have occurred:

- **1. we** give **you our** agreement to pay for appraised repairs, and
- 2. you give Authorization of Repair.

However:

- a. If **we** give **you our** agreement to pay for appraised repairs and **you** either:
 - (1) choose to wait to have repairs begun or
 - (2) continue to use the covered **auto** before repairs begin,

then the waiting period begins when the covered auto is delivered for commencement of all appraised repairs and continues for seven days thereafter

 b. If we determine the covered auto to be a total loss, the waiting period begins when we first inspect the vehicle and continues for seven days thereafter c. If we require you to complete an affidavit in connection with the loss, the waiting period begins when we receive the affidavit from you and continues for seven days thereafter.

Authorization of Repair means:

The **insured's** signing of the work order at the repair facility or the time when the repairs of the covered **auto** commence.

Period of Restoration means:

The period of time that begins at the end of the **waiting period** and ends when:

- the repair of the covered auto is complete, or
- it is reasonably anticipated that the repair of the covered auto should be complete.

In the event of a **total loss**, the **period of restoration** ends when **we** make a settlement offer.

Exclusions

- We will not pay for loss arising out of any dishonest or illegal act, alone or in collusion with another by you, others under your employment or service or any person or persons to whom the property may be entrusted.
- We will not pay for downtime for the period of time between the date of the loss and our authorization to repair the vehicle.
- 3. Period of Restoration does not include any increased period required due to the enforcement of any ordinance or law that requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effect of "pollutants".

Other Insurance Provision

In the event of other insurance for the same **loss**, the coverage provided by this **e**ndorsement will be excess over any other collectable insurance.

B. PERSONAL EFFECTS COVERAGE

We will pay the lesser of actual cash value, repair cost or replacement cost, up to a limit of \$5,000 for any one **loss** subject to a \$250 deductible, for **loss** to personal property or effects of the **insured**. The property must be in the covered **auto** at the time of **loss**.

Exclusions

- **1.** This coverage excludes **loss** of the following:
 - a. Accounts, bills, currency, deeds, evidence of debt, money, notes or securities.
 - **b.** Electronic equipment or tapes, records, discs or other similar audio visual or data electronic equipment.
 - **c.** Jewelry, watches, necklaces, bracelets or rings.
 - **d.** Precious metals and stones such as gems, gold, platinum or silver.
 - e. Furs.
 - f. Animals, birds or fish.
 - g. Motorized vehicles.
- 2. Theft if, at the time of loss the covered auto is unattended, unless the loss is the result of forcible entry into the covered auto while all doors, windows or other openings are closed and locked and provided there are visible signs or marks of forcible entry.
- **3.** Mysterious disappearance of the covered property.

4., Collusion, conversion, embezzlement, secretion or any other intentional **loss** to the covered property.

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C. ELECTRONIC EQUIPMENT COVERAGE

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Exclusions

This coverage excludes **loss** of the following:

- **1.** Equipment used to operate the covered **auto**.
- 2. Radar detection devices.
- **3.** Actual data, however maintained.
- **4.** Facts, concepts or instructions converted to a form for use with electronic equipment.
- **5.** The cost to reproduce or replace information placed on electronic equipment.
- 6. Theft if, at the time of loss the covered auto is unattended, unless the loss is the result of forcible entry into the covered auto while all doors, windows or other openings are closed and

- locked and provided there are visible signs or marks of forcible entry.
- **7.** Mysterious disappearance of the covered property.
- **8.** Collusion, conversion, embezzlement, secretion or any other intentional **loss** to the covered equipment.
- 9. Any satellite and satellite equipment, speakers, stereo equipment, computers and computer equipment, monitors or televisions not permanently installed to the covered auto.

Other Insurance Provision

In the event of other insurance for the same **loss**, the coverage provided by this endorsement will be excess over any other collectable insurance.

D. TARPS, CHAINS AND BINDERS

We will pay for loss of tarps, chains and binders up to a limit of \$500 and subject to a deductible of \$100 per loss if the loss occurs while the tarps, chains and binders are used with the covered auto or semitrailer as described in the policy/certificate. This coverage extends to loss caused by:

(1) Fire, lightning or explosion;

- **(2)** Theft, provided notice of theft is reported to the police;
- (3) Windstorm, hail or earthquake;
- **(4)** Flood;
- (5) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto";
- (6) Mischief or vandalism; or
- (7) Collision.

E. SINGLE DEDUCTIBLE CLAUSE

You will pay the deductible stated on the declarations page only once for damages to your tractor and trailer when both are insured by this policy and are damaged by the same covered cause of loss.

F. DIMINISHING DEDUCTIBLE

The deductible stated on the declarations page will decrease 25% of the deductible amount at policy inception for every year in which the **insured** does not have a **loss** until the deductible reaches \$0. The deductible will reset to the original amount as at policy inception when the **insured** has a **loss**.

All other provisions of the policy remain unchanged by this endorsement.

FORMS MEMORANDUM

Great American's Trucking Division hereby files amended forms for the Great American Long Haul Trucking Program.

Under this program, we provide a wide array of property and casualty insurance products to trucking owner-operators and small fleets.

Commercial Auto products specifically are provided to 2 trucking customers. Truckers who operate under their own federal authority and those that lease onto a motor carrier using the motor carrier's authority. This important distinction is made as a different commercial auto package is currently used for each segment.

Truckers operating under their own federal authority

This customer segment needs Primary Liability (Business Use) and Physical Damage. We currently offer this coverage using ISO based forms with company endorsements.

See Forms List *Exhibit A* for a list of modified forms.

Truckers leased onto a motor carrier using the motor carrier's authority

This customer segment needs Non-Trucking Liability (Non Business Use) and Physical Damage. We currently offer this coverage using a company filed package policy with company endorsements.

See Forms List *Exhibit B* for a list of modified forms.

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Rate/Rule Schedule

Review Status: Exhibit Name: Rule # or Page Rate Action Previous State Filing Attachments
#: Number:

Rate/Rule pages for Replacement Rates - Exhibit

CA 8455 A[1].pdf

Rate/Rule pages for Replacement Rates - Exhibit

CA 8365 B[1].pdf

Rate/Rule New TruXpro rate & rule

Memorandum memorandum[1].pdf

EXHIBIT A – REVISED RATE/RULE PAGES

Rules

- 1. This form is only available for use with the Non Trucking Liability / Physical Damage Coverage form and only in states where approved.
- 2. This endorsement is not available unless the risk qualifies for physical damage coverage.
- 3. This form is only available if the policy affords Physical Damage coverage.

Premium Development

Multiply the number of power units by \$18 per month. (Reduced from \$22 per month) Multiply the number of trailers by \$5 per month. (Reduced from \$8 per month)

Minimum Premium - NONE

EXHIBIT B – REVISED RATE/RULE PAGES

Rules

- 1. This form is only available for use with the Business Auto Coverage form, Motor Carrier Coverage form and Trucker Coverage form and only in states where approved.
- 2. This endorsement is not available unless the risk qualifies for physical damage coverage.
- 3. This form is only available if the policy affords Physical Damage coverage.

Premium Development

Multiply the number of power units by \$18 per month. (Reduced from \$22 per month) Multiply the number of trailers by \$5 per month. (Reduced from \$8 per month)

Minimum Premium - NONE

RATE/RULE MEMORANDUM

Great American's Trucking Division hereby files amended rates and rules for the Great American Trucking Program.

Under this program, we provide a wide array of property and casualty insurance products to trucking owner-operators and small fleets.

Commercial Auto products specifically are provided to 2 trucking customers. Truckers who operate under their own federal authority and those that lease onto a motor carrier using the motor carrier's authority. This important distinction is made as a different commercial auto package is currently used for each segment.

Type II - Truckers operating under their own federal authority

This customer segment needs Primary Liability (Business Use) and Physical Damage. We currently offer this coverage using ISO based forms with company endorsements.

See *Rates/Rules Exhibit A* for a list of modified rates/rules.

Type I - Truckers leased onto a motor carrier using the motor carrier's authority

This customer segment needs Non-Trucking Liability (Non Business Use) and Physical Damage. We currently offer this coverage using a company filed package policy with company endorsements.

See *Rates/Rules Exhibit B* for a list of modified rates/ rules.

Filing Purpose

The purpose of this filing is: (1) to revise the coverage form; (2) to lower our rates to correlate with our average risks.

The intent of the form revisions is to clarify the coverages provided. Coverage has not been broadened or lessened by this revision. All rules remain as they are. All coverage limits remain as they are.

Company Tracking Number: CA AR 0803 TRUX

TOI: 20.0 Commercial Auto Sub-TOI: 20.0004 Truckers

Product Name: Long Haul Trucking TruXpro Coverages Endorsements

Project Name/Number: TruXpro Endorsements/

Supporting Document Schedules

Review Status:

04/21/2008

Satisfied -Name: Uniform Transmittal Document-

Property & Casualty

Comments:

Attachment:

PCTD.pdf

Review Status:

Satisfied -Name: Transmittals and Cover Letter 04/21/2008

Comments: Attachments:

FFS.pdf

RRFS.pdf

Cover Letter.pdf

Property & Casualty Transmittal Document

1.	Reserved for Insurance			ance Departme		se only			
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3.	Group Name								Group NAIC #
	Great American Insurance Grou	ıp							084
4.	Company Name(s)			Domicile	NAI	C #	FEIN #	#	State #
	Great American Assurance Cor	npany		OH	2634	4	15-602	0948	
5.	Company Tracking Number		CA	AR 0803 TRUX					
	Company Tracking Number	ate Officer		AR 0803 TRUX [include toll-free		er]			
		ate Officer Title	: (s)		numb	er] FAX	#		e-mail
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Con	tact Info of Filer(s) or Corpora Name and address Jackie Bisbe	Title Product	: (s)	[include toll-free Telephone #	numb s	FAX		jbisbo	
Con	tact Info of Filer(s) or Corpora Name and address	Title Product	: (s)	[include toll-free Telephone #	numb s	FAX		jbisbo	
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6.	Name and address Jackie Bisbe 49 E. 4 th Street, DTN 6 Cincinnati OH 45202	Title Product Analyst	: (s)	[include toll-free Telephone #	numb s	FAX		jbisb	
7.	Name and address Jackie Bisbe 49 E. 4 th Street, DTN 6 Cincinnati OH 45202 Signature of authorized filer	Title Product Analyst	r(s)	Telephone # 513.333.6927 Jackie Bisbe	numb	FAX: 513.333.69		jbisbo	
7.	Name and address Jackie Bisbe 49 E. 4 th Street, DTN 6 Cincinnati OH 45202 Signature of authorized filer Please print name of authori	Title Product Analyst	ns fo	Telephone # 513.333.6927 Jackie Bisbe	numb	FAX: 513.333.69		jbisb	
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PC TD-1 pg 1 of 2

	Property & Casua	alty Transr	mittal Document
15.	Reference Filing?	Yes	⊠ No
16.	Reference Organization (if applicable)		
17.	Reference Organization # & Title		
18.	Company's Date of Filing	04/1/2008	
19.	Status of filing in domicile	☐ Not Filed	d ⊠ Pending ☐ Authorized ☐ Disapproved
20.	This filing transmittal is part of Company	Tracking #	CA AR 0803 TRUX
21.	Filing Description [This area can be used in li	eu of a cover le	etter or filing memorandum and is free-form text]
This	filing is intended to update GAAS Truxpro end	lorsements	
22.	Filing Fees (Filer must provide check # and f		
	[If a state requires you to show how you calcu	ılated your fili	ng fees, place that calculation below]
1	neck #:		
Ar	nount:		

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Refer to each state's checklist for additional state specific requirements or instructions on calculating

fees.

These pages are informational only and do not need to be submitted with your filings!

Notes for Uniform Property & Casualty Transmittal Document

DESCRIPTION OF ITEMS IN THE PROPERTY AND CASUALTY TRANSMITTAL DOCUMENT

- **1. Reserved for Insurance Dept. Use Only**—this section is for anything the Dept. wishes to capture—such as date stamps, approval stamps, check routing numbers, accounting codes, etc.
- **2. Insurance Department Use Only Box:** Includes the following information: (It is up to the state to determine which, if any, of this info they wish to record—or it may be recorded in #1 box with stamps (for example))
 - a. Date the filing is received by the Insurance Dept.
 - **b.** Analyst—lead analyst who reviewed the filing and assigns final disposition
 - **c. Disposition**—this is the disposition that the Dept. assigns—authorized, approved, filed, withdrawn, disapproved, informational only, etc.
 - d. Date of Disposition of the filing—date filing is finished
 - **e.** Effective Date of the Filing-date the filing goes into effect. This date may vary by state—it might be the "approval" date in some states. It might be the implementation date in some states. It might be the received date in some states. The Dept. should use the date that is applicable in their state.
 - **f. State Filling #:** The number the state assigns to the filing (if applicable).
 - **g. SERFF Filing #:** Some states may use SERFF to track paper filings and will use that SERFF assigned number.
 - **h. Subject Codes** This field is intended to capture one or more Subject Codes for states to track particular attributes of a filing, such as mold exclusions. The codes or terms used would be variable by state.
- 3. Group Name and Group NAIC # as assigned by NAIC.
- **4. Company Name(s), State of Domicile, NAIC** #, **FEIN#, State** #: Every company to which this filing applies must be listed and the company information must be supplied, with the exception of the State # (the company specific code) if not available or not required by the filing jurisdiction. A filing that lists a group without supplying company info will not be accepted in most states.
- 5. Company Tracking Number: The filing number assigned by the insurance company, if any.
- **6. Contact Info of Filer or Corporate Officer:** The company should supply the information on the person the state should contact if there is a question/problem with the filing. If there is more than one person (perhaps, one for rates, one for forms) then both should be listed.
- **7. Signature of authorized filer:** Some states require a signature of the authorized filer. If the filer is third party, a letter of authorization from the insurer must be submitted according to state requirements.
- **8. Please print name of authorized filer:** So we can decipher #7 above!
- **9. Type of Insurance (TOI):** Refer to Uniform Property & Casualty Product Coding Matrix. This corresponds to the column entitled "SERFF Type of Insurance" and roughly corresponds to the annual statement line of business.
- **10**. **Sub-type of Insurance** (**Sub-TOI**): Refer to Uniform Property & Casualty Product Coding Matrix). This corresponds to the column entitled "SERFF Sub-Type of Insurance".
- 11. State Specific Product code(s): See State Specific Requirements for these codes
- 12. Company Program Title: Marketing title, if applicable.
- 13. Filing Type: Choices are Rate/Loss Cost; Rules; Rates/Rules; Forms; Withdrawal; Other.

- **14. Effective Date Requested:** This is the effective date the company requested when they made the filing. It is not necessarily the date the filing officially becomes effective. This is also where the company can indicate the different effective dates for new or renewal business.
- **15. Reference Filing:** Yes/No
- **16. Reference Organization** (**if applicable**): The name of the advisory organization—i.e. ISO, NCCI, AAIS, etc. or an Insurance Company name if "me too filing" is permitted. Some states allow companies to reference another company's filing. A "me too" filing is when one company adopts another company's filing. Usually they are not part of the same group. You should check with each state to determine their rules on these filings. If permitted, use this area to indicate either an advisory organization name or "me too" company name.
- **17. Reference Organization Number & Title (if applicable):** This is the unique number that the reference organization gives to the filing. It is generally not the same number as the circular number.
- 18. Company's Date of filing: The date the company sends the filing.
- 19. Status of filing in domicile: Place for the company to show if filing has been filed in domicile and its status.
- **20.** This filing transmittal is part of Company Tracking #: This ties all of the pages of the transmittal to the same filing. It is helpful for the state.
- 21. Filing Description: This area can be used in lieu of a cover letter or filing memorandum and is free-form text.
- **22. Filing Fees:** Please refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms) (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal	is part of Company Track	CA AR 0803 TRUX				
2.	This filing correspond	ls to rate/rule filing numbe ate/rule filing, if applicable)	er	CA AR 08	03 TRUX		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?		If replacement, give form # it replaces	Previous state filing number, if required by state	
01	TruXpro Coverages Endorsement	CA 8455 Ed. 03/08	☐ Wi	olacement thdrawn	CA 8455 Ed. 10/06		
02	TruXpro Coverages Endorsement	CA 8365 Ed. 03/08	☐ Wi	olacement thdrawn	CA 8365 Ed. 06/04		
03			Wi Wi	olacement thdrawn			
04			☐ Wi	olacement thdrawn			
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PC FFS-1

This page is informational only and do not need to be submitted with your filings!

Notes for Form Filing Transmittal DESCRIPTION OF ITEMS IN THE FORM FILING SCHEDULE

FORM FILING SCHEDULE

- **1. This filing transmittal is part of Company Tracking #:** This ties all of the pages of the transmittal to the same filing. It is helpful for the state
- **2. This filing corresponds to rate/rule filing number:** Many states require that rates and forms be submitted separately due to different review procedures that are required by law. For those states, this will tie the form filing with the associated rate filing, if there is one.
- **3. Exhibit/Form Name/Description/Synopsis**: This is a list of forms being filed. **Do not refer to the body of the filing for a separate forms listing, unless allowed by state. This is required information and is required here.** The line numbers below this are to help the Departments that track the number of forms they receive.

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #							CA AR 0803 TRUX			
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable) CA AR 0803							AR 0803 TRU	ΙX		
,	(Com	pany tracking nu	imber of for	m filing,	if applica	ible)					
	☐ Rate Increase										
3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)										
4a.								Proposed)	T		
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PC RRFS-1

These pages are informational only and do not need to be submitted with your filings!

Notes for Rate/Rule Filing Transmittal

DESCRIPTION OF ITEMS IN THE RATE FILING SCHEDULE

RATE/RULE FILING SCHEDULE

- **1. This filing transmittal is part of Company Tracking #:** This ties all of the pages of the transmittal to the same filing. It is helpful for the state.
- **2.** This filing corresponds to form filing number: Many states require that rates and forms be submitted separately due to different review procedures that are required by law. For those states, this will tie the form filing with the associated rate filing, if there is one. Use check boxes to indicate if this is a rate increase, a rate decrease or rate neutral.
- **3. Filing Method (Prior Approval, File & Use, Flex Band, etc):** This is the review method for which the filing is being submitted. See State Specific Requirements.
- **4. Rate Change by Company:** Complete all fields for each company included in the filing.
 - Overall % Indicated Change (when applicable) This field is only to be completed when an actuarial indication is included in the filing submission.
 - Overall % Rate Impact This is the statewide average percentage change to the accepted rates for the coverages included for each company.
 - Written premium change for this program This is the statewide change in written premium based on the proposed overall percentage rate impact for each company.
 - # of policyholders affected for this program This is the number of policyholders affected by the overall percentage rate impact for each company.
 - Written premium for this program This is the statewide written premium for each company.
 - Maximum % Change & Minimum % Change This information should be completed if required by the state to which the filing is being submitted.
 - o If all the policyholders get increases, then the maximum change is the largest increase and the minimum change is the smallest increase.
 - o If all the policyholders get decreases, then the maximum change is the smallest decrease and the minimum change is the largest decrease.
 - o If some of the policyholders get increases and others get decreases, then the maximum change is the largest increase and the minimum change is the largest decrease.
- **5a.** Overall percentage rate indication (when applicable): These fields are only to be completed when an actuarial indication is included in the filing submission.
- **5b.** Overall percentage rate impact for this filing: This is the statewide average percentage change to the accepted rates for the coverages included in the filing. This field only needs to be completed for group filings.

- **5c.** Effect of Rate Filing—Written Premium Change for this program: This is the statewide change in written premium based on the proposed overall percentage rate impact. This field only needs to be completed for group filings.
- **5d. Effect of Rate Filing—Number of policyholders affected:** This is the number of policyholders affected by the overall percentage rate impact. This field only needs to be completed for group filings.
- **6. Overall percentage of last rate revision:** This is the statewide average of the last percentage change implemented in the state.
- **7. Effective Date of last rate revision:** This is the implementation date of the last overall percentage rate impact.
- **8. Filing Method of Last Filing (Prior Approval, File & Use, Flex Band, etc):** This is the review method for which the last filing was submitted. See State Specific Requirements.
- **9. Rule # or Page # Submitted for Review:** This is the list of changes to the rate/rule manual.

To be complete a filing must include the following:

- A completed Property & Casualty Transmittal Document (PC TD-1).
- A completed Form Filing Schedule Document (PC FFS-1), when applicable. **Do not refer to the body of the filing for the forms listing, unless allowed by state.**
- A completed Rate/Rule Filing Transmittal document (PC RRFS-1), when applicable. **Do not refer to the body of the filing for the forms listing, unless allowed by state.**
- The appropriate state specific requirements.
- The appropriate filing fees, when required.
- A postage-paid, self-addressed envelope large enough to accommodate the return of acknowledgement, as required by state.
- You should refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

Specialty Operations 49 East Fourth Street Dixie Terminal South Building 4h Floor Cincinnati, OH 45202-3803 PO Box 5425 Cincinnati, OH 45201-5425 1-800-605-6713 513.333.6996 fax



April 1, 2008

Honorable Julie Benafield Bowman Commissioner of Insurance Arkansas Insurance Department 1200 West Third Street Little Rock AR 72201-1904

Re: Great American Assurance Company 084-26344 Commercial Automobile – Trucking Division TruXpro - Updated Form, Rate, and Rule Filing GAI Filing # CA AR 0803 TRUX

Dear Sir or Madam:

The above captioned company wishes to place on file updated captioned forms and associated rate and rule pages. Please find enclosed all necessary transmittals and explanatory memorandums.

Please note all filed forms and rule pages apply only to the Trucking program.

Please use the enclosed duplicate letter to indicate your receipt and acknowledgement. We request that this filing be available for use as soon as possible within the guidelines of your state.

Thank you and please contact me with any further questions.

Sincerely,

Jackie Bisbe Product Analyst Product Development & Compliance

Phone: 513.333.6927 Fax: 513.333.6996

Email: jbisbe@gaic.com